

United States Bankruptcy Court
Middle District of FloridaIn re:
Rolando Matos
Olga Luz Matos
DebtorsCase No. 19-07158-KJ
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113A-6

User: cellil
Form ID: B318Page 1 of 2
Total Noticed: 27

Date Rcvd: Feb 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2020.

db/jdb +Rolando Matos, Olga Luz Matos, 170 Cameron Street, Palm Bay, FL 32909-4335
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
 28598294 +Advanced Collection Bu, Po Box 560063, Rockledge, FL 32956-0063
 28598296 #+Allied Interstate, PO Box 361477, Columbus, OH 43236-1477
 28598298 +American Express Legal, 500 N. Franklin TPK,, Suite 200, Ramsey, NJ 07446-1178
 28598301 +ConServe, 200 Croos Keys Office Park, Fairport, NY 14450-3510
 28598302 +Coral Reef Medical Group, 30334 Old Dixie Highway, Homestead, FL 33033-3215
 28598305 +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
 28598306 +Jackson Health System, PO Box 864735, Orlando, FL 32886-4735
 28598307 +Jackson South, PO Box 864735, Orlando, FL 32886-4735
 28598308 +Jonathan Meisels, Esq., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
 28598310 +Labcorp, PO Box 2240, Burlington, NC 27216-2240
 28598313 +Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
 28598315 +Professional Recovery Serv., PO Box 1880, Voorhees, NJ 08043-7880

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

28598297 +EDI: RMCB.COM Feb 04 2020 05:58:00 AMCA, PO Box 1235, Elmsford, NY 10523-0935
 28598295 +E-mail/Text: kristin.villneuve@allianceoneinc.com Feb 04 2020 01:20:58
 Alliance One Receivables Mgm, 4850 Street Rd., Suite 300,
 Feasterville Trevose, PA 19053-6643
 28598299 +EDI: ACCE.COM Feb 04 2020 05:58:00 Asset Acceptance LLC, PO Box 2036,
 Warren, MI 48090-2036
 28598291 E-mail/Text: bctcbk@brevardtc.com Feb 04 2020 01:20:33 Brevard County Tax Collector,
 Attn: Honorable Lisa Cullen, CFC, Post Office Box 2500, Titusville FL 32781-2500
 28598300 +E-mail/Text: cms-bk@cms-collect.com Feb 04 2020 01:23:37 Capital Management Services,
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
 28598303 +EDI: DCI.COM Feb 04 2020 05:58:00 Diversified Consultants, Inc, PO Box 551268,
 Jacksonville, FL 32255-1268
 28598304 +E-mail/Text: bknotice@ercbpo.com Feb 04 2020 01:24:08 Enhanced recovery Corp.,
 8014 Bayberry Rd., Jacksonville, FL 32256-7412
 28598292 EDI: FLDEPREV.COM Feb 04 2020 05:53:00 Florida Department of Revenue, Bankruptcy Unit,
 Post Office Box 6668, Tallahassee FL 32314-6668
 28598293 EDI: IRS.COM Feb 04 2020 05:58:00 Internal Revenue Service, Post Office Box 7346,
 Philadelphia PA 19101-7346
 28598309 +E-mail/Text: bncnotices@becket-lee.com Feb 04 2020 01:23:15 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 28598312 +EDI: MID8.COM Feb 04 2020 05:58:00 MCM, Po Box 603, Oaks, PA 19456-0603
 28598311 +EDI: MID8.COM Feb 04 2020 05:58:00 MCM, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 28598314 EDI: PRA.COM Feb 04 2020 05:58:00 Portfolio Recovery Assoc, PO Box 12914,
 Norfolk, VA 23541

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIST

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2020

Signature: /s/Joseph Speetjens

District/off: 113A-6

User: cellil
Form ID: B318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2020 at the address(es) listed below:

Armando E Rosal on behalf of Joint Debtor Olga Luz Matos rosallaw@aol.com
Armando E Rosal on behalf of Debtor Rolando Matos rosallaw@aol.com
Dennis D Kennedy trustee@ddkennedy.com, dkennedy@iq7technology.com
Leslie Rushing on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST lrushingesq@me.com, leslie.rushing@qpwblaw.com;flmdbknotices@qpwblaw.com
Nathalie C Rodriguez on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper nrodriguez@rasflaw.com
United States Trustee - ORL7/13 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Rolando Matos	Social Security number or ITIN xxx-xx-8405
	First Name Middle Name Last Name	
Debtor 2	Olga Luz Matos	EIN -----
(Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-3320
United States Bankruptcy Court Middle District of Florida		
Case number: 6:19-bk-07158-KJ		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rolando Matos

Olga Luz Matos

Dated: February 3, 2020

Karen Jennemann
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.